

Information to identify the case:

Debtor 1	Jacqueline Harper	Social Security number or ITIN	xxx-xx-7068
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-22827-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jacqueline Harper

6/18/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jacqueline Harper
Debtor

Case No. 17-22827-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 21, 2021

User: admin
Form ID: 318

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2021:

Recip ID	Recipient Name and Address
db	+ Jacqueline Harper, 614 Jarvis Road, Sicklerville, NJ 08081-2123
cr	+ Dominion Management of Delaware, PO Box 610, Gordonsville, VA 22942-0610
516897380	+ Anne Bessey, LCSW, 310 Brian Hill Lane, Woodbury, NJ 08096-5860
516897381	Apex Asset Mgmt., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
516897382	Assoc. Psychiatrists of Southern NJ, Attn: Apex Asset Mgt., LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
519147721	+ Atlantic City Expressway, Attn: NJ E-ZPass, PO Box 4971, Trenton, NJ 08650-4971
519147726	DSRM Natinoal Bank 0 Valerio, PO Box 631, Amarillo, TX 79105-0631
519147724	Delaware Dept. of Transportation, PO Box 697, Dover, DE 19903-0697
519147723	+ Delaware River Port Authority, Attn: NJ E-ZPass, PO Box 4971, Trenton, NJ 08650-4971
516912254	+ DiMeglio Septic, Inc, c/o John D. Wilson, Esquire, 701 Grant Avenue, suite A, Collingswood, NJ 08107-2349
516912563	+ DiMeglio Septic, Inc, c/o John D. Wilson, 701 Grant Ave, Suite A, Collingwood, NJ 08107-2349
516897387	+ DiMeglio Septic, Inc., 491 White Horse Pike, Hammonton, NJ 08037-9627
516897388	+ Diminion Management of Delaware, dba Cashpoint, 3512 Philadelphia Pike, Claymont, DE 19703-3109
516897389	Dish Network, Attn: Stella Recovery, PO BOx 1234, Fort Mill, SC 29716-1234
517115451	+ Dominion Management Services, Cashpoint, PO Box 610, Gordonsville, VA 22942-0610
517081513	+ Dominion Management Services, dba Cashpoint, PO Box 610, Gordonsville, VA 22942-0610
516897392	+ FBCS, Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433
516897393	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court; Focus Receivables Management, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067
516897395	+ Gloucester County Surgery Center, 163 Bridgeton Pike, Bldg. B, Mullica Hill, NJ 08062-2669
516897396	Hanover Insurance, Attn: Joseph, Mann & Creed, 20600 Chagrin Blvd., Suite 550, Shaker Heights, OH 44122-5340
516897398	+ John D. Wilson, Esquire, 701 Grant Avenue, Suite A, Corner of Rlchey & Grant, Collingswood, NJ 08107-2349
516897399	+ Loan Shop Online, Attn: LTS Management Services, 2207 Concord Pike #250, Wilmington, DE 19803-2908
516897406	+ Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
519147728	PA Turnpike - E-ZPass, PO Box 645631, Pittsburgh, PA 15264-5254
519147729	PNC Bank Financial Services Group, One PNC Plaza, 249 Fifth Avenue, Pittsburgh, PA 15222-2707
516897407	+ Pennsylvania Turnpike Commission, Violations Processing Center, 300 East Park Drive, Harrisburg, PA 17111-2729
516897408	+ Plain Green, Attn: Halsted Financial Services, LLC, PO BOx 5773, Evanston, IL 60204-5773
516897409	+ Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516897410	#+ ProCo, PO Box 2462, Aston, PA 19014-0462
519147730	Professional Account Mgt., LLC, PO Box 1153, Milwaukee, WI 53201-1153
516897411	+ South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
516897412	+ Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
516897413	+ St. Armands Group, LLC, PO Box 411056, Kansas City, MO 64141-1056
516897414	State of Delaware, Dept. of Transportation, Delaware E-ZPass Violations Center, PO Box 697, Dover, DE 19903-0697
516897415	Swiss Colony, 1127 7th Avenue, Monroe, WI 53566
516923043	+ The Bank of New York Mellon, Trustee (See 410), C/O Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516897416	ThinkCash, Attn: National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
516897417	UMDNJ SOM Faculty Practice Plan, PO Box 635, Suite 120, Bellmawr, NJ 08099-0635

TOTAL: 38

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QBTHOMAS.COM	Jun 22 2021 00:48:00	Brian Thomas, Brian Thomas, Esq. 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 21 2021 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 21 2021 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516932062	+ Email/Text: bankruptcy@pepcoholdings.com	Jun 21 2021 20:56:00	Atlantic City Electric, 5 Collins Drive, Suite 2133, Penns Grove, NJ 08069-3600
516897383	EDI: BANKAMER.COM	Jun 22 2021 00:48:00	Bank of America, PO Box 15019, Wilmington, DE 19850-5019
516897384	+ EDI: CAPITALONE.COM	Jun 22 2021 00:48:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516909343	+ EDI: AISACG.COM	Jun 22 2021 00:53:00	Capital One Auto Finance, c/o AIS Portfolio Services, LP, fka AIS Data Services dba Ascension Capi, 4515 N Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901
516897385	+ EDI: CAPONEAUTO.COM	Jun 22 2021 00:53:00	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
516923170	+ EDI: AISACG.COM	Jun 22 2021 00:53:00	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
516897386	+ EDI: CCS.COM	Jun 22 2021 00:48:00	Credit Collection Services, PO Box 607, Norwood, MA 02062-0607
519147722	Email/PDF: creditonebknotifications@resurgent.com	Jun 21 2021 21:07:43	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516897400	EDI: CITICORP.COM	Jun 22 2021 00:48:00	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
519147725	EDI: DIRECTV.COM	Jun 22 2021 00:48:00	DirecTv, PO Box 5007, Carol Stream, IL 60197-5007
516897390	+ Email/Text: bankruptcy@speedyservicing.com	Jun 21 2021 20:57:00	EastSide Lenders, 314 E. Main Street, Newark, DE 19711-7128
516897391	Email/Text: bknotice@ercbpo.com	Jun 21 2021 20:57:00	Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
516897394	Email/Text: bankruptcy@frost-arnett.com	Jun 21 2021 20:55:00	Frost Arnett Company, PO Box 198988, Nashville, TN 37219-8988
519147727	EDI: AMINFOFP.COM	Jun 22 2021 00:48:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
519147732	+ EDI: IIC9.COM	Jun 22 2021 00:48:00	I.C. System, Inc., PO Box 64378, St. Paul, MN 55164-0378
516956812	EDI: IRS.COM	Jun 22 2021 00:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517075247	EDI: JEFFERSONCAP.COM	Jun 22 2021 00:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516897397	EDI: JEFFERSONCAP.COM	Jun 22 2021 00:48:00	Jefferson Capital, LLC, 16 McLeland Rd, Saint Cloud, MN 56303-2198
516897401	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 22 2021 11:57:40	Merrick Bank Corp., PO Box 9201, Old Bethpage, NY 11804-9001
516897402	+ EDI: MID8.COM	Jun 22 2021 00:48:00	Midland Funding, LLC, 2365 Northside Drive,

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516897403	+ EDI: CBS7AVE		Suite 300, San Diego, CA 92108-2709
		Jun 22 2021 00:53:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
516989218	+ EDI: CBS7AVE		
		Jun 22 2021 00:53:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516897404	+ Email/Text: bankruptcy@ncaks.com		
		Jun 21 2021 20:55:00	National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
517108015	EDI: PRA.COM		
		Jun 22 2021 00:48:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517108739	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Jun 21 2021 21:07:51	PYOD, LLC its successors and assigns as assignee, of Springleaf Financial Services Of, Indiana, Inc., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
519147731	EDI: AISSPRINT		
		Jun 22 2021 00:48:00	Sprint, PO Box 629023, El Dorado Hills, CA 95762-9023
519147733	+ EDI: VERIZONCOMB.COM		
		Jun 22 2021 00:48:00	Verizon, Bankruptcy Department, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225
517030868	+ EDI: AIS.COM		
		Jun 22 2021 00:48:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516897418	+ EDI: BLUESTEM		
		Jun 22 2021 00:48:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
516897419	EDI: WFFC.COM		
		Jun 22 2021 00:48:00	Wells Fargo Card Services, PO Box 6422, Carol Stream, IL 60197-6422

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516897405	*+	National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
516897379	##	Advanced Orthopaedic Centers, PO Box 4337, Lancaster, PA 17604-4337

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0312-1

User: admin

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Brian Thomas

brian@brianthomaslaw.com bthomas@ecf.axosfs.com

Brian C. Nicholas

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the
CWABS, Inc., Asset-Backed Certificates, Series 2007-6 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the
CWABS, Inc., Asset-Backed Certificates, Series 2007-6 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York et al... dcarlon@kmlawgroup.com
bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jason Brett Schwartz

on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com

Richard S. Hoffman, Jr.

on behalf of Debtor Jacqueline Harper rshoffman@hoffmandimuzio.com
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8